# WHAT IS CLAIMED IS:

An on-line system for printing a value bearing item (VBI) comprising: 1.

a glient subsystem for interfacing with a user comprising;

a cryptographic device remote from the client subsystem for authenticating a plurality of

users; and

a server subsystem capable of communicating with the client subsystem and having code for providing customer support to a user.

The system of claim 1, wherein the customer support code provides a process for searching 10 2. for a customer.

- The system of claim 1, wherein the customer support code provides a process for resetting 3. a user password.
- 4. The system of claim 1, wherein the customer support code provides a process for accessing a postage transaction history.
- The system of claim 4, wherein the postage transaction history includes at least one of 5. account credit, account credit verification, account credit confirmation, account credit over limit, account credit overload, and account credit error.
- 6. The system of claim 1, wherein the customer support code provides a process for accessing licensee details.
- 7. The system of claim 1, wherein the customer support code provides a process for accessing an account statement history.

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- 8. The system of claim 1, wherein the customer support code provides a process for accessing an e-mail history.
- 9. The system of claim 7, wherein the account statement history includes at least one of a convenience fee waive, a fee waive verification, a fee waive confirmation, a fee waiver over limit, a fee waive error, a convenience fee adjustment, a convenience fee confirmation, a convenience fee over limit, and a convenience fee error.
- 10. The system of claim 1, wherein the customer support code provides a process for providing print error credits to a customer.
- 11. The system of claim 10 wherein the process for providing print error credits to a customer provides for making a print error claim and verifying a print error.
- 12. The system of claim 1, wherein the customer support code provides a process for involvement of customer support managers who have the ability to carry out system overrides.
- 13. The system of claim 12, wherein the system overrides include at least one of making an instant adjustment to a customer's account, a history log, and a password.
- 14. The system of claim 12, wherein the system overrides include closing an account.
- 15. The system of claim 1, wherein the VBI bears postage value.
- 25 16. The system of claim 1, wherein the VBI is a ticket.

- 17. The system of claim 1, wherein the VBI is one or more of a coupon, a currency, a voucher, and a check.
- 18. The system of claim 1, wherein the system provides GUIs to permit users to interact with the system.
- 19. An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user comprising;

a cryptographic device remote from the client subsystem for authenticating a plurality

of users; and

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a server subsystem capable of communicating with the client subsystem and having code for administering a user VBI meter.

- 20. The system of claim 19 wherein the code for administering a user VBI meter provides a process for searching for a customer.
- 21. The system of claim 19, wherein the code for administering a user VBI meter provides a process for accessing a postage transaction history.
- 20 22. The system of claim 21, wherein the postage transaction history includes at least one of account credit, account credit verification, account credit confirmation, account credit over limit, account credit overload, and account credit error.
  - 23. The system of claim 19, wherein the code for administering a user VBI meter provides a process for withdrawing an account.

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- 24. The system of claim 19, wherein the code for administering a user VBI meter provides a process for placing an administrative hold on an account.
- 25. The system of claim 19, wherein the code for administering a user VBI meter provides a process for activating an account.
  - 26. The system of claim 19, wherein the code for administering a user VBI meter provides a process for accessing an e-mail history
- 27. The system of claim 19, wherein the code for administering a user VBI meter provides a process for executing a file transfer status and file download.
  - 28. The system of claim 27, wherein the process for executing a file transfer status and file download including accessing a file transfer status monitor.
  - 29. The system of claim 19, wherein the code for administering a user VBI meter provides a process for executing a file transfer archive search.
  - 30. The system of claim 10, wherein the code for administering a user VBI meter provides a process for manually processing quality assurance envelopes.
  - 31. The system of claim 19, wherein the code for administering a user VBI meter provides a process for uploading quality assurance envelopes.
- 25 32. The system of claim 19, wherein the code for administering a user VBI meter provides a process for accessing license details.

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- 33. The system of claim 19, wherein the code for administering a user VBI meter provides a process for generating reports.
- 34. The system of claim 33, wherein the reports include at least one of a license summary report, a license application status report, a password reset activity report, a suspensions report, a quality assurance envelope log report, an activations report, a CMLS license application rejections report, CMLS license update rejections report, a withdrawal requests report, and a withdrawn accounts report.
- 10 35. The system of claim 19, wherein the system provides GUIs to permit users to interact with the system.
  - 36. An on-line system for printing a value bearing item (VBI) comprising: a client subsystem for interfacing with a user comprising;

a cryptographic device remote from the client subsystem for authenticating a plurality of users; and

a server subsystem capable of communicating with the client subsystem and having code for providing payment administration support to a user.

- 37. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing customer details.
- 38. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing postage transaction history.
- 39. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing licensee details.

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- 40. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing e-mail history.
- 41. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing an account statement history.
  - 42. The system of claim 36 wherein the code for providing payment administration support provides a process for accessing a transfer status monitor.
- 43. The system of claim 36, wherein the code for providing payment administration support provides a process for accessing a file transfer archive.
  - 44. The system of claim 36, wherein the code for providing payment administration support provides a process for ACH transaction processing.
  - 45. The system of claim 44, wherein the ACH transaction processing includes at least one of transaction identification, transaction verification, transaction confirmation, transaction negative confirmation, and transaction error detection.
- 20 46. The system of claim 36, wherein the code for providing payment administration support provides a process for generation reports.
- 47. The system of claim 36, wherein the reports include at least one of a ACH errors report, a ACH transfer breakdown report, a rejection/ return summary report, a credit card captures report, a credit card rejections report, a credit card errors report, an account resets report, a DTR/DBAR report, a non-captured refund requests report, a payment requests report, an account disputes/ disputes resolved report, and a NOCs report.

- 48. The system of claim 36, wherein the payment administration support is rendered by a payment administration manager.
- 49. The system of claim 36, wherein the system provides GUIs to permit users to interact with the system.
  - 50. An on-line system for printing a value bearing item (VBI) comprising:
    - a client subsystem for interfacing with a user comprising;
  - a cryptographic device remote from the client subsystem for authenticating a plurality of users; and

a server subsystem capable of communicating with the client subsystem and having code for providing accounts receivable support to a user.

- 51. The system of claim 50, wherein the code for providing accounts receivable support provides a process for accessing customer details.
- 52. The system of claim 50, wherein the code for providing accounts receivable support provides a process for accessing e-mail history.
- 20 53. The system of claim 50, wherein the code for providing accounts receivable support provides a process for accessing an account statement history
  - 54. The system of claim 50, wherein the code for providing accounts receivable support provides a process for accessing a file transfer status monitor.
  - 55. The system of claim 50, wherein the code for providing accounts receivable support provides a process for ACH processing.

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- 56. The system of claim 50, wherein the code for providing accounts receivable support provides a process for generating reports
- 57. The system of claim 56, wherein the reports include at least one of a ACH errors report, an ACH transfer breakdown report, a rejection/ return summary report, a DTR/DBAR report, a credit card captures report, a credit card rejections report, a credit card errors report, an account resets report, a non-captured refund requests report, a payment requests report, an account disputes/ disputes resolved, and a NOC report.
- 10 58. The system of claim 56, wherein the system provides GUIs to permit users to interact with the system.
  - 59. An on-line system for printing a value bearing item (VBI) comprising:
    - a client subsystem for interfacing with a user comprising;
  - a cryptographic device remote from the client subsystem for authenticating a plurality of users; and
  - a server subsystem capable of communicating with the client subsystem and having code for providing meter refund and withdrawal processing support to a user.
- 20 60. The system of claim 59, wherein the code for providing meter refund and withdrawal processing support provides a process for allowing a client to initiate a refund and a withdrawal.
  - 61. The system of claim 59, wherein the code for providing meter refund and withdrawal processing support provides a process for allowing customer support to initiate a refund and a withdrawal.

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- 62. The system of claim 59, wherein the code for providing meter refund and withdrawal processing support provides a process for generating reports including a withdrawal request report and a withdrawn meters reports.
- 5 63. The system of claim 59, wherein the system provides GUIs to permit users to interact with the system.
  - 64. An on-line system for printing a value bearing item (VBI) comprising:

a client subsystem for interfacing with a user comprising;

a cryptographic device remote from the client subsystem for authenticating a plurality of users; and

a server subsystem capable of communicating with the client subsystem and having code for providing misprint processing support to a user.

- 65. The system of claim 63, wherein the VBI is postage and the code for providing misprint processing support provides a process for dealing with unused postage and misprinted postage.
- 66. The system of claim 63, wherein the code for providing misprint processing support provides a process for dealing with unused postage and misprinted postage in situations where there is both proof of misprinted postage and no proof of misprinted postage.
- 67. The system of claim 63, wherein the code for providing misprint processing support provides a process for generating meter credits and fee adjustments.
- 25 68. The system of claim 63, wherein the code for providing misprint processing support provides a process for generating a report of customer support credits and customer credits.

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- 69. The system of claim 63, wherein the system provides GUIs to permit users to interact with the system.
- 70. An on-line system for printing a value bearing item (VBI) comprising:
  - a client subsystem for interfacing with a user comprising;
- a cryptographic device remote from the client subsystem for authenticating a plurality of users; and
- a server subsystem having code for providing quality assurance (QA) envelope handling capabilities to a user.
- 71. The system of claim 70, wherein the code for providing quality assurance envelope handling capabilities provides a process to track QA envelope by meter number, to indicate that a QA envelope has been received, to indicate the quality of the QA envelope, and to create an uploadable log.
- 72. The system of claim 70, wherein the QA envelopes can be scanned distant from the server subsystem.
- 73 The system of claim 70, wherein the system provides GUIs to permit users to interact with the system.
  - An on-line system for printing a value bearing item (VBI) comprising:
  - a client subsystem for interfacing with a user comprising;
  - a cryptographic device remote from the client subsystem for authenticating a plurality of
- 25 users; and
  - a server subsystem having code for providing payment processing and billing functions.

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76 The system of claim 75, wherein the payment processing functions include meter tracking functions.

The system of claim 76, wherein the payment processing functions include meter tracking functions.

76. The system of claim 77, wherein the meter tracking functions include meter event logging, meter value tracking, payment request tracking, and access state and system behavior.

The system of claim 75, wherein the payment processing functions require that a purchase be initiated, log the purchase and set status to requested, process the payment via ACH or credit card, and providing for back-end processing of the payment.

The system of claim 77, wherein the payment processing functions permit purchases by credit card or ACH.

The system of claim 75, wherein payments by ACH require a delay from the time of the ACH request until the customer's account is credited.

The system of claim 75, wherein a plurality of pricing plans will be available to customers.

The system of claim 80, wherein customers can switch between the plurality of pricing plans.

The system of claim 75, wherein monthly bills are e-mailed to customers.

The system of claim 75, wherein the payment processing functions include a process for updating a ACH password.

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84.85 The system of claim 75, wherein the payment processing functions include a dispute charge process.

The system of claim 75, wherein the payment processing functions include printing reports including ACH postage payment requests, ACH postage payment results, credit card payment requests, and credit card payment processed results.

The system of claim 75, wherein the payment processing functions include permitting a customer to automatically refill their account.

The system of claim 75, wherein the payment processing functions include ACH purchase velocity controls, online postage purchase audits, prioritized purchase authorizations, and automated DTR/DBAR faxing.

The system of claim 75, wherein the payment processing functions include capturing all authorized credit cards in a batch mode, prepaid plan expiration notification, pricing change automatic notifications, and limitations on re-registrations.

A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a cryptographic device remote from the client subsystem for authenticating a plurality of users;

providing a server subsystem capable of communicating with the client subsystem; and providing code which offers customer support to a user.

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The method of claim 88, where wherein the customer support code provides a process for lat least one of searching for a customer, resetting a user password., accessing a postage transaction history, accessing licensee details accessing an account statement history and an e-mail history, and providing print error credits to a customer.

96. A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a cryptographic device remote from the client subsystem for authenticating a plurality of users;

providing a server subsystem capable of communicating with the client subsystem; and providing code which administers a user VBI meter.

The method of claim 90, where wherein the code provides a process for at least one of searching for a customer, accessing a postage transaction history, withdrawing an account, placing an administrative hold on an account, activating an account, accessing an e-mail history, executing a file transfer status and file download, executing a file transfer archive search, manually processing quality assurance envelopes, uploading quality assurance envelopes, accessing licensee details, accessing an account statement history and an e-mail history, and providing print error credits to a customer.

A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a cryptographic device remote from the client subsystem for authenticating a plurality of users;

providing a server subsystem capable of communicating with the client subsystem; and

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providing code which provides payment administration support to a user.

The method of claim 92, where wherein the payment administration code provides a process for at least one of searching for a customer, accessing a postage transaction history, withdrawing an account, placing an administrative hold on an account, activating an account, accessing an e-mail history, executing a file transfer status monitor, executing a file transfer archive search, accessing a file transfer archive, manually processing quality assurance envelopes, uploading quality assurance envelopes, accessing licensee details accessing an account statement history and an e-mail history, ACH transaction processing, and generating reports.

A method for printing a value bearing item (VBI) over a computer network, the method comprising:

providing a client subsystem for interfacing with a user;

providing a cryptographic device remote from the client subsystem for authenticating a plurality of users;

providing a server subsystem capable of communicating with the client subsystem; and providing code which provides payment processing and billing functions.

The method of claim 94, where wherein the payment processing and billing code provides a process for at least one of tracking meters, processing payment via ACH and credit card, switching between pricing plans, e-mailing bills to customers, updating a ACH password., handling billing disputes printing reports, and permitting customers to automatically refill their meter.